

How to....respond to emails from cprotect

CPROTECT - This is the program that we receive the online complaints and other correspondence from the public. The account is *cprotect@ag.ks.gov*. This is the email address that we give to the public and invite them to contact us on. We do not give out individual staff email addresses to the public.

The cprotect account will appear as another inbox on your outlook. The first time, you will need to add this account to your profile. After IT has given you permissions, you can add the account this way:

- Click Tools
- Click Options
- Click Mail Setup Tab
- Click Email Accounts
- Click Change
- Click More Settings
- Click Advances tab
- Click Add
- Enter cprotect then OK
- Click OK and accept until you are back to Outlook

You should now see the Mailbox-Cprotect below your Archive Folders for your regular account.

Step 1: Read through the emails and delete spam. If a junk email gets into our cprotect folder, please add email address to our blocked sender so next time it will go right into our junk email folder. I.E. if you get an email that is in Chinese, and it should have gone to the junk folder, if you right click the email (in the inbox panel, not in the open email panel) go down to "Junk Email" and select "add to Sender to Block Sender List." By doing so, all the emails from this sender will be automatically sent to the junk email folder to keep our cprotect folder clean.

Step 2: start processing from the bottom.

Any email that is from agweb_prod@ks.gov is a complaint and will be opened as a new case in Law Base (see How to Law Base).

Any email that is from eisu@da.ks.gov will have to be read and determined if enough information is contained to open a new case, if more information is required to open a case, or if a question can be answered without opening a new case.

Any email from General was sent to the main account and routed to Consumer from the 2nd floor desk. These too will need to be read carefully to determine how to process.

Step 3: If a question can be answered through an email, log the consumer contact info into Law Base and then click on the Notes tab on the bottom. Drag the email into the notes so that the email is logged into Law Base.

Step 4: Browse the most common question below and find the appropriate response.

Step 5: Copy/paste the information into the email, above the signature. Make sure you edit any information to make the response appropriate. Be sure that all text consistent.

Step 6: Make sure the From line is cprotect@ag.ks.gov.

Step 7: Make sure the subject line is "Consumer Protection Inquiry" Or "Investigative Request Response" or "No Call Investigative Request Response", as appropriate.

Step 8: Be sure the signature is the generic:

Please see the attached document from our office.

Sincerely,

OFFICE OF THE KANSAS ATTORNEY GENERAL DEREK SCHMIDT

Consumer Protection/Antitrust Division

120 S.W. 10th, Ste 430, Topeka KS 66612
(785) 296-3751 - Phone (785) 291-3699 - Fax
cprotect@ag.ks.gov - Email www.ag.ks.gov - Website

*This office is unable by law to represent individuals. As a result, if you believe you have a matter requiring legal assistance or advice, you should seek the assistance of a private attorney.

Step 8: Insert their email address in the TO.

Step 9: Check spelling and send.

Step 10: Click on "Sent emails" and open what you just sent. Drag the email into the notes so that the email is logged into Law Base.

Step 12: Save/Close the consumer contact in Law Base. Move the email to "Processed Complaints" folder.

Common Responses:

Gift cards:

Thank you for contacting the Attorney General's Office. In December's Consumer Corner, General Schmidt addressed this topic specifically. To learn more about gift cards, please see the information on the website which can be found at this link:

<http://ag.ks.gov/media-center/consumer-corner/2011/12/19/december-consumer-corner-use-caution-when-giving-and-receiving-gift-cards>

Please note that the value of a gift card may be lost if the store goes out of business before the card is used.

Can you tell me about this business?

Thank you for contacting the Consumer Protection Division. If you would like to learn about how they are rated, you can contact the Better Business Bureau at 800-856-2417 or at www.bbb.org. If you would like to learn about how they are rated, you can contact the Better Business Bureau at 800-856-2417 or at www.bbb.org. If you would like to know if they are a registered business in the state of Kansas, you can check with the Secretary of State's office at 785-296-4564.

However, if you would like to file a complaint relating to the transaction you've had with this business, you are welcome to file an investigative request with our office. To file, please visit our website, www.ag.ks.gov. Under the Consumer Protection tab you will see "file a consumer complaint" to link you to the online form and options to download a paper form. Please include as much information as possible to assist our investigative process.

I'm cc'ing the AG's office so you (the business) will respond.

Thank you for your contacting the Consumer Protection Division. If you do not receive an appropriate response from XXFILL IN BUSINSS NAME HEREXXX, you are welcome to file a complaint with our office. If you would like for our office to review your situation, we ask that you file a formal complaint with our office as there is information in our forms that is necessary to our investigative process. To file, please visit our website, www.ag.ks.gov. Under the Consumer Protection tab you will see "file a consumer complaint" to link you to the online form and options to download a paper form. Please include as much information as possible to assist our investigative process.

I'm representing a business and want to know how I can file a complaint on behalf of the business.

Thank you for contacting the Consumer Protection Division. Corporate entities (e.g., Limited Liability Companies, Professional Associations, and Incorporated businesses, etc.) do not fall under the definition of "consumer" pursuant to the Kansas Consumer Protection Act. However, if you are a Sole Proprietor, you can file with our office as a consumer. To file, please visit our website, www.ag.ks.gov. Under the Consumer Protection tab you will see "file a consumer complaint" to link you to the online form and options to download a paper form. Please include as much information as possible to assist our investigative process.

I'm forwarding you an email that is a scam.

Thank you for contacting the Consumer Protection Division. The best thing we can advise is that you report these emails to your email provider as spam and block the email address to keep them from even getting into your inbox. Alternatively, the Internet Crime Complaint Center accepts online Internet crime complaints from either the actual victim or from a third party to the complainant. You can file a complaint with them at www.ic3.gov.

Because you avoided being defrauded by this scam, we will not be taking specific action on your behalf. Still, we appreciate knowing that this scam is circulating in the State of Kansas. We will use the information you provided to educate other consumers about suspicious mail, telephone, and email solicitations.

Our office believes that education is the best weapon against these scams and frauds. We sponsor activities and workshops throughout Kansas to help consumers avoid losing money to those who prey on the trust and generosity of Kansans. Should you be interested in organizing an event for your friends or neighbors, please contact our office at 785-296-2215 and ask about scheduling an event or speaker.

Mail Scam:

Thank you for contacting the Consumer Protection Division. The information you have provided us is just one example of scams or unwanted solicitations that are directed toward Kansans on a daily basis. While sometimes these are not direct violations of the Kansas Consumer Protection Act, it is important that we are able to keep a record of this activity to prevent future violations of the KCPA or other applicable laws.

To report scams coming through the postal mail, please contact the U.S. Postal Inspector at 877-876-2455. To receive less national advertising mail, you can register for the Direct Marketing Association's Mail Preference Service and Electronic Mail Preference Service. To remove your name from email and marketing lists, visit www.dmaconsumers.org/consumerassistance.html or www.e-mps.org.

Our office believes that education is the best weapon in these situations. You can assist our office by relaying the above information to your relatives, friends and neighbors. We sponsor workshops designed to educate Kansans. Should you be interested in organizing an event for your friends or neighbors, please contact our office at 785-296-2215 and ask about scheduling an event or speaker.

Enclosed are brochures that may help to prevent this problem in the future. Thank you for bringing these concerns to our attention.

I'm being called by a scam:

Thank you for contacting the Consumer Protection Division. You are describing a very common phone scam that our office is already pursuing. The best thing we can advise is to not answer phone calls from numbers you do not recognize on your caller ID. Any legitimate business will leave you a voicemail. Should you receive further telephone calls, our office recommends you immediately hang up and do not interact with the callers or consider not answering the telephone. A legitimate business will always leave a message which the consumer can return.

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I'm being called repeatedly.

Thank you for contacting the Consumer Protection Division. The Kansas Attorney General is responsible for enforcing the Kansas No Call Act. A copy of the No Call Act, K.S.A. 50-670 and 50-670a, may be found at www.kslegislature.org. The No Call Act, however, also includes a mechanism by which you may bring a private lawsuit against telemarketers which violate this law. The Consumer Protection Division cannot guarantee that your complaint will result in formal action by the Attorney General; therefore, you are advised to consider alternative remedies. If you would like to learn more about the National Do Not Call Registry or to register your telephone number, please visit www.donotcall.gov. Your registration will not expire.

If your number has been on the National Do Not Call Registry for at least 31 days and you receive a call from a telemarketer that you believe is covered by the Kansas No Call Act, you can file a complaint on our website. To file, please visit our website, www.ag.ks.gov. Under the Consumer Protection tab you will see "file a consumer complaint" to link you to the online form and options to download a paper form. Please note this would be the No-Call List Complaint form that would be needed to open a case on your inquiry. Please include as much information as possible to assist our investigative process.

Please be aware that organizations soliciting charitable donations, calls concerning political candidates or issues, or other calls unrelated to the sale of property or services do not fall within the scope of the Kansas No-Call Act.

Additionally, you can file your complaint with the Federal Trade Commission "FTC" by visiting their website, www.donotcall.gov, using the File a Complaint page. You must provide the date that the company called you and the number that was called and respond to a question asking if the call was a prerecorded message. You may provide your name and address, but this information is not required for you to submit a complaint. You also may call the registry's toll-free number 1-888-382-1222 (TTY: 1-866-290-4236).

I'm being contacted by a debt collector:

Thank you for contacting the Attorney General's Office. Debt collectors are required to comply with the Fair Debt Collections Practices Act (FDCPA). Attached is a brochure that explains some of your rights and options under the Act and here is a link to some frequently asked questions:

<http://www.ftc.gov/bcp/edu/pubs/consumer/credit/cre18.shtm>

The Federal Trade Commission (FTC) is the federal agency responsible for interpreting and enforcing the FDCPA, so we recommend that you file your complaint with the FTC. You can contact the FTC online at www.ftc.gov or toll free via telephone at 1-877-FTC-HELP.

Additional information and form letters to assist you in communicating with the debt collector can also be found on the FTC's website. If we can be of further assistance, please contact us again.

No caller ID DNC complaint

Thank you for contacting the Consumer Protection Division. You are describing a very common phone scam that our office is already pursuing. The best thing we can advise is to find a way to screen the calls coming in initially. Although caller ID may not be an option, an answering machine may be. Any legitimate business will leave you a message and you can choose to answer at the time you hear who is calling. Should you receive further telephone calls, our office recommends you immediately hang up and do not interact with the callers or consider not answering the telephone. A legitimate business will always leave a message which the consumer can return. Answering these calls may actually increase the number of calls you receive by verifying that your home telephone number is active and a live person is available for contact.

Spoofing information:

"Spoofing" is the practice of masquerading or falsifying the telephone number that appears on a recipient's caller ID display. While Caller ID spoofing has been available for years to businesses with specialized equipment, new advanced technology has become widely available allowing spoofed calls to be made with minimal cost or effort. It is virtually impossible to trace the source of these calls, although the Kansas Attorney General believes the calls are originating from outside of the United States. Pressing any number may signal the automated calling system to transfer the call to a call center in yet another foreign location.

The perpetrators of these calls use ambiguous names to make it appear consumers are being contacted by one of their legitimate credit card companies. Common names have included "Cardholder Services", "Account or Member Services", "Credit Card Services" or other similar vague but official sounding names. These callers may be "phishing" in an attempt to trick consumers into revealing personal account

information or attempting to sell questionable products. The callers ignore the Do-Not-Call registry and no-call requests made by consumers over the phone. Stopping these bad actors can be difficult as the true identities of the callers are often buried under layers of corporations who lease and then re-lease the telephone numbers to others, often outside our jurisdiction.

Our office is working to assist the Federal Trade Commission (FTC) in efforts to curtail these types of calls but believe education is our best weapon in these types of situations. You can assist our office by relaying the above information to your relatives, friends and neighbours.

I've emailed you about a complaint but have not provided enough information to open an Investigative Request:

Thank you for contacting the Consumer Protection Division. The Consumer Protection Division is responsible for enforcing the Kansas Consumer Protection Act (KCPA), and we are authorized to take action only in instances where there appears to be a violation of the KCPA. When we have reason to believe that a business in Kansas is engaging in either deceptive or unconscionable business practices then we can conduct an investigation. If we do not find evidence of a violation of the KCPA as defined by the Kansas Statutes, this office is not able to help. It is important to understand that other potential legal theories may be implicated in a consumer transaction, even where no violation of the KCPA is present. In those cases, the consumer would have the right to bring a lawsuit based on these legal theories.

If you would like for our office to look into your situation, we ask that you file a formal complaint with our office as there is information in our forms that is necessary to our investigative process. To file, please visit our website, www.ag.ks.gov. Under the Consumer Protection tab you will see "file a consumer complaint" to link you to the online form and options to download a paper form. Please include as much information as possible to assist our investigative process.

Landlord/Tenant:

Thank you for contacting the Attorney General's Office. This office provides legal representation to the state and its agencies. Unfortunately, we are unable to get involved in landlord/tenant issues, however, the Housing and Credit Counseling is a great resource that you may consider utilizing. They can be reached at 800-383-0217.

We appreciate you bringing these concerns to our attention. If we can be of assistance to you in the future, please feel free to contact this office again.

Thank you for contacting the Attorney General's Office. We have received your recent complaint and appreciate you bringing this to our attention. This office provides legal representation to the state and its agencies.

The Consumer Protection Division is responsible for enforcing the Kansas Consumer Protection Act (KCPA). As such, we are only authorized to take action in instances where a violation of the KCPA is evident. Unfortunately, our office is legally precluded from taking action on issues regarding landlord/tenant disputes, however, the Housing and Credit Counseling is a great resource that you may consider utilizing. They can be reached at 800-383-0217.

If we can be of assistance to you in the future, please feel free to contact this office again.

Other Agencies:

Thank you for contacting the Attorney General's Office. This office provides legal representation to the state and its agencies. Unfortunately, we are unable to review complaints about other state agencies; however, the Governor's Constituent Services department is a resource that you may consider utilizing. They can be reached at 785-268-8500.

We appreciate you bringing these concerns to our attention. If we can be of assistance to you in the future, please feel free to contact this office again.

I need legal advice:

Thank you for contacting the Attorney General's Office. This office provides legal representation to the state and its agencies. Please be aware that as chief legal counsel to state government, the Attorney General is responsible for protecting the public interest, but does not serve as legal counsel or advisor to individual citizens. The Attorney General is neither authorized nor allocated the resources to provide legal advice, interpretation, or counsel to private citizens. Therefore, we can only recommend that you seek legal assistance from a private attorney.

A few resources you may utilize to research the Kansas Statutes are <http://kansasstatutes.lesterama.org/> or <http://kslegislature.org/li/> or consult with a private attorney for guidance. If you do not already have a private attorney you may attain one through the Kansas Bar Association at 1-800-928-3111 or The Kansas Legal Services at 1-800-723-6953. Both of their websites also have useful information (www.ksbar.org and www.kansaslegalservices.org).

Thank you for bringing these concerns to our attention. If we can be of assistance to you in the future, please feel free to contact this office again.

I'm upset about high gas prices:

Thank you for contacting the Consumer Protection Division. Under Kansas law, unconscionable price gouging occurs when a price charged grossly exceeds prices charged for similar products available to similar consumers. In the case of gasoline sales, similar consumers must be in the same geographic area, such as the same city or town. The price difference must also be excessive.

Price-fixing is an agreement between two or more people that affects price paid or terms of a consumer agreement. The fact that two companies both charge the same amount for an item is not evidence of a conspiracy to fix prices. An agreement must occur. The gasoline industry is considered a transparent industry—meaning that competitor pricing information is easy to find. A station owner might be able to look out the window and see his competitor's price. For this reason, gasoline prices tend to be similar in one area. However, without further evidence that the station owners have agreed to price the same, there is no violation of antitrust laws.

For more information, please feel free to visit our website at <http://ag.ks.gov/consumer-protection/consumer-tips/home-and-auto/consumer-tips/2011/10/12/gas-prices>

Mortgage Settlement Response for problems with the toll free numbers.

Thank you for contacting the Consumer Protection Division. We understand there have been some concerns with the **Company** phone line and are addressing those concerns with them. We are happy to assist in any way and will forward your contact information to them on your behalf.

Mortgage Settlement Letter:

Thank you for contacting us about the recent settlement with Bank of America, Citi, JPMorgan Chase, Wells Fargo, and Ally Financial (GMAC). Over a three-year period, this settlement will provide as much as \$50 million in relief to Kansas borrowers whose loans are owned or serviced by the settling banks.

The Attorneys General will soon be selecting a Settlement Administrator (“the Administrator”) to handle the logistics of the settlement and, along with a committee of participating state and federal regulators, monitor the banks’ compliance with the terms of this settlement. Over the next six to nine months, the Administrator, Attorneys General, and the banks will work to identify homeowners eligible for immediate cash payments, principal reductions and refinancing.

Because of the complexity of the mortgage market and this settlement, borrowers will not immediately know if they are eligible for relief. For loan modifications and refinance programs, you may be contacted directly by your bank. If you lost your home to foreclosure between January 1, 2008 and December 31, 2011, and you suffered some form of servicing abuse, you will be contacted by the Administrator and provided with a claim form.

If you are not contacted, and if your loan is serviced by one of the five settling banks, we encourage you to call your bank directly for additional information. For more information on this settlement, including contact information for the five settling banks, please visit www.ag.ks.gov/mortgage or www.nationalmortgagesettlement.com.

Thank you again for contacting our office.

New mortgage:

Thank you for contacting us about the recent settlement with Bank of America, Citi, JPMorgan Chase, Wells Fargo, and Ally Financial (GMAC). Over a three-year period, this settlement will provide as much as \$50 million in relief to Kansas borrowers whose loans are owned or serviced by the settling banks.

The Attorneys General have recently selected a Settlement Administrator (“the Administrator”) to handle the logistics of the settlement and, along with a committee of participating state and federal regulators, monitor the banks’ compliance with the terms of this settlement. Over the next six to nine months, the Administrator, Attorneys General, and the banks will work to identify homeowners eligible for immediate cash payments, principal reductions and refinancing. The Administrator will be sending out the claim forms for any eligible consumers to claim their checks. At this point, that step is still a few months away.

Please let us know if we can be of further assistance to you. Thank you again for contacting our office.

Texting:

Thank you for contacting the Consumer Protection Division. Right now text messages are not covered by the National Do Not Call Registry, so the only thing we can recommend is to delete the messages and talk to your phone provider about blocking texts from anyone other than your contact lists.

KORA:

Thank you for your email to Attorney General Schmidt concerning notification about a possible investigation of Pawnee Mental Health Services in Manhattan, Kansas. You inquire about whether the FOIA applies to obtaining information about such situations.

Unfortunately, because attorneys in this office represent the State of Kansas, we cannot provide you with any legal advice regarding your concerns.

Generally speaking, the Kansas Open Records Act (KORA), K.S.A. 45-215 et seq., applies to records held by public agencies in Kansas. For further information about KORA, you may wish to visit our website. It contains some useful materials that will help explain who is subject to KORA and what records are open in Kansas. You may access these materials by using the following link: <http://ag.ks.gov/legal-services/open-govt>. In particular, you may wish to review the document titled “Kansas Open Records Act (KORA) Guidelines,” which can be found here: [http://ag.ks.gov/docs/publications/kansas-open-records-act-\(kora\)-guidelines.PDF?sfvrsn=2](http://ag.ks.gov/docs/publications/kansas-open-records-act-(kora)-guidelines.PDF?sfvrsn=2). You may also wish to review the information in the section entitled “Frequently Asked Questions about the Kansas Open Records Act.” You may find the FAQ’s here: <http://ag.ks.gov/legal-services/open-govt/kora-faq>.

Skechers Settlement:

Thank you for contacting the Attorney General's Office. By visiting our website at www.ag.ks.gov, you will see information regarding the Skechers settlement. On the left-hand side of the webpage (www.skecherssettlement.com) is a link to fill out an online refund form. You will be able to file a claim there. All refunds are being issued through the settlement administrator and this office does not have the form available for distribution.

If you experience technical difficulties, you can contact the settlement administrator at (866) 325-4186 or in writing at the following address:

Skechers Toning Shoes
P.O. Box 2008
Chanhasen, MN 55317-2008

Thank you for bringing your concerns to our attention.

DNC – we don't have caller ID.

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